

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Ronald Cobbin

Debtor(s)

Case No. 15-21357

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/20/2015.
- 2) The plan was confirmed on 11/20/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/07/2018.
- 6) Number of months from filing to last payment: 38.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,265.00.
- 10) Amount of unsecured claims discharged without payment: \$52,462.76.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$9,900.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$9,900.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$493.08
Other	\$372.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,865.08**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVENTIST MIDWEST HEALTH	Unsecured	NA	1,461.83	1,461.83	313.93	0.00
CITY OF CHICAGO DEPT OF FINANCE	Unsecured	400.00	244.00	244.00	52.40	0.00
GREAT AMERICAN FINANCE	Unsecured	1,128.00	2,289.98	2,289.98	491.77	0.00
ILLINOIS DEPT OF REVENUE	Priority	0.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	0.00	0.00	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Unsecured	5,893.00	7,102.37	7,102.37	1,525.23	0.00
NICOR GAS	Unsecured	NA	1,563.50	1,563.50	335.76	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	1,317.14	1,317.14	282.86	0.00
PROGRESSIVE UNIVERSAL INSURANCE	Unsecured	NA	9,466.67	9,466.67	2,032.97	0.00
BOLLINGBROOK POLICE DEPT	Unsecured	50.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	300.00	NA	NA	0.00	0.00
CITIBANK	Unsecured	500.00	NA	NA	0.00	0.00
MIDLAND FUNDING/GE MONEY BANK	Unsecured	2,233.00	NA	NA	0.00	0.00
MIDLAND FUNDING/GE MONEY BANK	Unsecured	673.00	NA	NA	0.00	0.00
NORTHWEST COLLECTORS/VILLA PARK	Unsecured	200.00	NA	NA	0.00	0.00
NW COLLECTOR	Unsecured	200.00	NA	NA	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	7,000.00	NA	NA	0.00	0.00
SPRINGLEAF	Unsecured	3,000.00	NA	NA	0.00	0.00
TSI/980/ILLINOIS STATE TOLL HWY #1	Unsecured	502.00	NA	NA	0.00	0.00
US BANK	Unsecured	500.00	NA	NA	0.00	0.00
VILLAGE OF HILLSIDE POLICE DEPT	Unsecured	200.00	NA	NA	0.00	0.00
VILLAGE OF VILLA PARK	Unsecured	200.00	NA	NA	0.00	0.00
COMCAST	Unsecured	287.00	NA	NA	0.00	0.00
COMMONWEALTH FINANCIAL/WIND	Unsecured	1,090.00	NA	NA	0.00	0.00
EDUCATION CR ENGLAND	Unsecured	2,305.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	10,466.67	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
EAGLE ATLANTIC FINANCIAL SERVI	Unsecured	4,013.52	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	404.00	NA	NA	0.00	0.00
GE MONEY BANK	Unsecured	2,233.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$23,445.49</b>	<b>\$5,034.92</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,865.08</u>	
Disbursements to Creditors	<u>\$5,034.92</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$9,900.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/03/2018

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.